

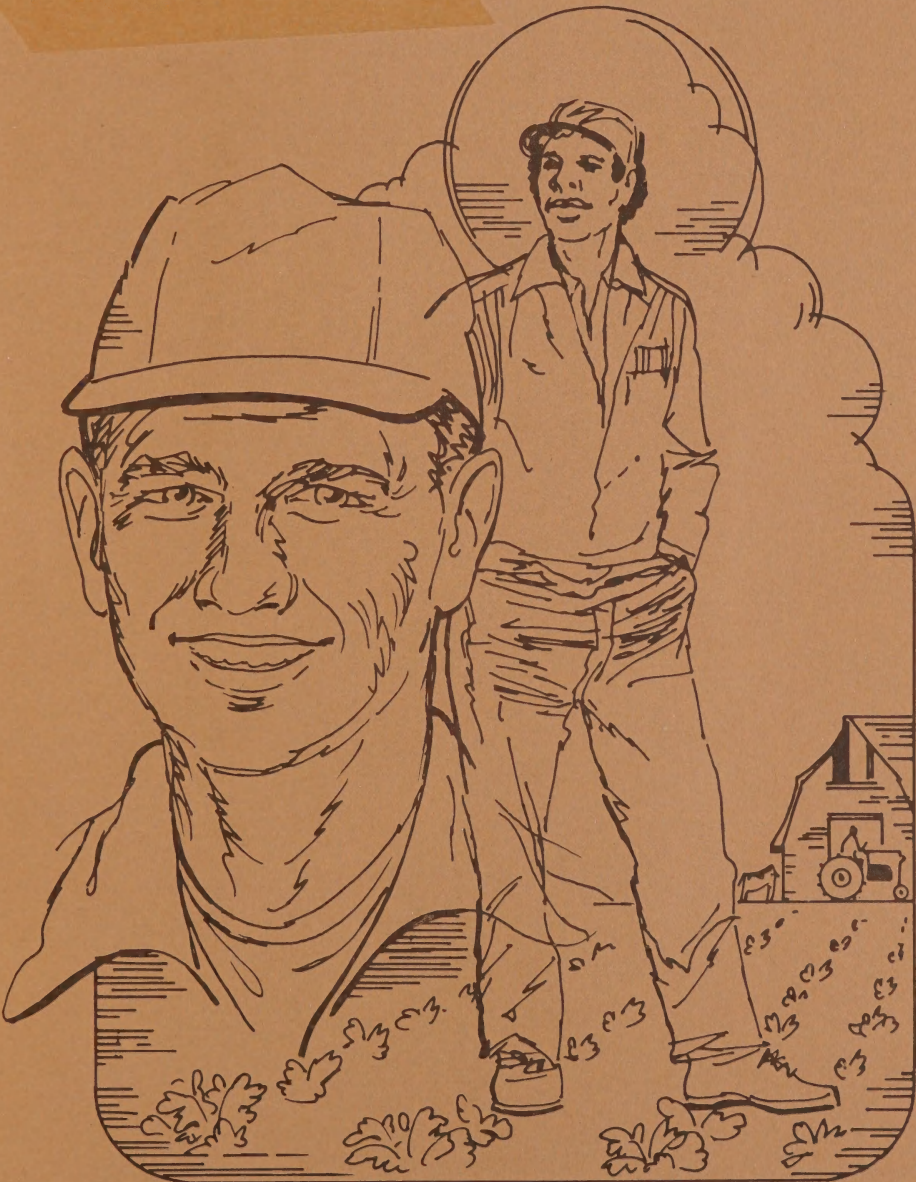
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Handbook for Small or Limited Resource Farmers

Tennessee



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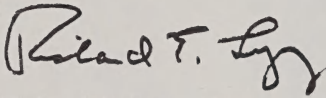
Message from the Secretary

It is a pleasure to present this *Handbook for Small or Limited Resource Farmers*, a directory of public and private agencies which offer program services to the agricultural and rural communities of America.

Some farmers and some rural communities fail to utilize programs for which they are eligible simply because they don't know what the programs are or where they are. We are issuing this publication in our continuing effort to make agricultural programs more accessible to all Americans.

We believe this handbook will serve farmers, rural communities, agricultural organizations, and the general public as a useful guide through the labyrinth of public and private agencies charged to deliver agricultural and rural services to our nation.

Sincerely,

A handwritten signature in dark ink, appearing to read "Richard E. Lyng". The signature is fluid and cursive, with the first name "Richard" being more prominent and the last name "Lyng" following in a similar style.

Richard E. Lyng
Secretary

Published by the
Office of Advocacy and Enterprise
U.S. Department of Agriculture

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Director

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Office of Advocacy and Enterprise

August 1987

This *Handbook for Small or Limited Resource Farmers* is a directory of rural and agricultural programs in 17 southern and border states where most U.S. farms are located. It is being issued in an effort to broaden access to agricultural programs and rural resources, particularly among farm operators and owners whose resources are substantially limited.

The needs of farmers with limited resources are of great concern to the Office of Advocacy and Enterprise, U.S. Department of Agriculture (USDA). One of the most important functions of that office is to provide overall leadership to USDA agencies and affiliates to assure that all Americans have equal access to the programs and opportunities sponsored by the Department of Agriculture.

We would especially appreciate your suggestions on how future directories might better serve farmers and other rural community residents. Please address your comments as follows:

Limited Resource Farmer Initiative
Office of Advocacy and Enterprise
U.S. Department of Agriculture
Washington, DC 20250

We hope this publication proves a useful tool for locating agricultural programs and rural resources.

Acknowledgements

This handbook was developed and prepared by virtue of the cooperation and generous assistance of private and public agency personnel throughout the country.

Of the many service organizations in the private sector, we are particularly indebted to the American Agricultural Movement, the American Bar Association, the Federation of Southern Cooperatives, the Legal Services Administration, The National Association of Community Health Centers, the National Clearinghouse for Primary Care Information, and the National Farmers Union.

During the development and preparation of this publication, the agricultural entities of the Land-Grant Colleges and Universities upheld their reputation as a national resource by providing valuable information and suggestions.

Of public sector organizations, we are most grateful to the National Institutes of Health and many state agencies, particularly the Departments of Agriculture and Departments of Economic Development.

Finally, we thank our colleagues in the Department of Agriculture who serve in the Agricultural Cooperative Service, the Agricultural Stabilization and Conservation Service, the Cooperative State Research Service, the Extension Service, the Farmers Home Administration, the Food and Nutrition Service, and the Soil Conservation Service for providing the bulk of the data from which this directory was compiled.

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 Executive Director
 Land Assistance Fund, Federation
 of Southern Cooperatives

Federal Agencies

Agricultural Experiment Station

University of Tennessee
P.O. Box 1071
Knoxville, TN 37901
615/974-7121

Agricultural Stabilization and Conservation Service

U.S. Courthouse, Rm 579
801 Broadway
Nashville, TN 37203-3816
615/215-5555

Farmers Home Administration

538 Federal Bldg.
801 Broadway
U.S. Courthouse
Nashville, TN 37203
615/736-7341

Administrative Office
615/736-7341

Business and Industry
615/736-7370

Community Programs
615/736-7387

Farmer Programs
615/736-7357

Rural Housing
615/736-7382

District Offices:

I 1231-A Tusculum Blvd.
P.O. Box 307
Greenville, TN 37744-0307
615/639-6885

II Main St., P.O. Box 432
Tazewell, TN 37879
615/626-7254

III Sears Bldg.
P.O. Box 755
Dunlap, TN 37327
615/949-4639

IV Hail Bldg.
213 Reagan St.
P.O. Box 555
Cookeville, TN 38503
615/528-6539

V Federal Bldg
P.O. Box 299
Smithville, TN 37166
615/597-6746

VI 602 W. College St.
P.O. Box 1040
Murfreesboro, TN 37133
615/890-7060

VII 274 E. Main St.
Gallatin, TN 37066
615/452-8350

VIII B-7 Post Office Bldg.
P.O. Box 789
Lawrenceburg, TN 38464
615/762-4795

IX 33 Old Hickory Blvd, E.
McKnight Square
Suite 308
Jackson, TN 38305
901/668-3166

X 201 Washington St.
P.O. Box 606
Union City, TN 38261
901/885-6480

Food and Nutrition Service

Southeast Regional Office
1100 Spring St., N.W., Rm 200
Atlanta, GA 30367
404/347-4131

Field Offices:

1111 Northshore Dr.
Bldg. 1, Rm 217
Knoxville, TN 37919
615/558-1272

1808 West End Ave., Rm 818
Nashville, TN 37203
615/736-5758

Federal Office Bldg., Rm 409
167 N. Main St.
Memphis, TN 38103
901/521-3841

**Food Stamp Program
Cooperating Agencies:**

State Department of
Human Services
Citizens Plaza Bldg.
15th Floor
400 Deaderick
Nashville, TN 37219
615/741-3241

Soil Conservation Service
Estes Kefauver Federal Bldg.
U.S. Courthouse, Rm 675
801 Broadway
Nashville, TN 37203
615/251-5471

State Agencies

Department of Agriculture

Box 40627, Melrose Station

Nashville, TN 37204

615/360-0117

University Programs

College of Agriculture

University of Tennessee
P.O. Box 1071
Knoxville, TN 37901-1071
615/974-7303

School of Agriculture

Tennessee State University
3500 John E. Merritt Blvd.
Nashville, TN 37203
615/320-3718

Agricultural Extension Service

University of Tennessee
P.O. Box 1071 Knoxville, TN
37901
615/974-7114

Cooperative Extension Service

Tennessee State University
3500 John E. Merritt Blvd.
Nashville, TN 37209-1561
615/320-3650

Community Legal Services

Southeast Tennessee Legal Services

Interstate Bldg.
540 McCallie Ave, Suite 400
Chattanooga, TN 37402
615/756-4013

Legal Services of Upper East Tennessee, Inc.

311 W. Walnut St.
Johnson City, TN 37601
615/928-8311

Knoxville Legal Aid Society

502 South Gay St., Suite 404
Knoxville, TN 37902
615/974-5241

Memphis Area Legal Services, Inc.

161 Jefferson Ave, Suite 1100
Memphis, TN 38103-2363
901/523-8822

Legal Services of South Central Tennessee, Inc.

104 West Seventh St.
P.O. Box 1256
Columbia, TN 38401
615/381-5533

Legal Services of Middle Tennessee, Inc.

800 Stahlman Bldg.
211 Union St.
Nashville, TN 37201
615/244-6610

Rural Legal Services of Tennessee, Inc.

P.O. Box 3358
Oak Ridge, TN 37831
615/483-8454

West Tennessee Legal Services inc.

210 West Main St.
P.O. Box 2066
Jackson, TN 38302
901/423-0616

Rural Health Services

Benton Community Medical Corporation

Highway 411 South
P.O. Box 308
Benton, TN 37307
615/338-2831

Laurel Fork-Clear Fork Health Center

General Delivery
Clairfield, TN 37715
615/784-8492

Satellites:

Clear Fork Clinic
General Delivery
Clairfield, TN 37715

Indian Mountain Clinic
P.O. Box 28
Jellico, TN 37762

Elk Valley Clinic
Route 2
Pioneer, TN 37847

Tennessee Department of Health and Environment

P.O. Box 5033, TTU
Cookeville, TN 38505
615/528-7531

Satellites:

Pickett County Department
of Health and Environment
P.O. Box 217
Byrdstown, TN 38549

Smith County Department of
Health and Environment
402 High St.
Carthage, TN 37030

Clay County Department of
Health and Environment
P.O. Box 407
Celina, TN 38551

Putnam County Department of
Health and Environment
121 South Dixie Ave.
Cookeville, TN 38501

Cumberland People's
Health Clinic
General Delivery
Crab Orchard, TN 37723

Cumberland County Department
of Health and Environment
P.O. Drawer M
Crossville, TN 38555

Fentress County Department of
Health and Environment
P.O. Box 636
Jamestown, TN 38556

Macon County Department of
Health and Environment
P.O. Box 26
Lafayette, TN 37083

Overton County Department of
Health and Environment
P.O. Box 128
Livingston, TN 38570

Warren County Department of
Health and Environment
Sparta Highway
McMinnville, TN 37110

Monterey Medical Center
115 West Commercial Ave.
Monterey, TN 38574

DeKalb County Department of
Health and Environment
Holmes Creek Road
P.O. Box 485
Smithville, TN 37166

White County Department of
Health and Environment
P.O. Box 429
Sparta, TN 38583

Cannon County Department of
Health and Environment

P.O. Box 59
Woodbury, TN 37190

Van Buren County
Department of
Health and Environment

P.O. Box 59
Woodbury, TN 37190

**Tennessee Department of Health
and Environment**

Highway 49, South
P.O. Box 497
Dover, TN 37058
615/232-5329

**Mountain People's Health
Council**

P.O. Box 209
Huntsville, TN 37756
615/663-2740

Satellites:

Stoney Fork Clinic
Route 2, Box 37
Caryville, TN 37724

Area Health Center
Route 2, Box 73
Huntsville, TN 37756

MPHC Dental Clinic
P.O. Box 209
Huntsville, TN 37756

Highland Health Center
P.O. Box 158
Robbins, TN 37852

Perry County Medical Center

P.O. Box 333
Linden, TN 37096
615/589-2104

**Union Grainger Primary Care,
Inc.**

P.O. Box 1033
Maynardville, TN 37807
615/992-3848

Satellites:

Washburn Medical Center
Washburn, TN 37888

Rossville Health Center

Box 249
Rossville, TN 38066
901/853-2291

**Rural Community Health
Services**

P.O. Box 99
Parrottsville, TN 37843
615/625-1377

Satellites:

Bogard Primary Care Clinic
Route 2
Cosby, TN 37722

Grassy Fork Community Clinic
Route 1, P.O. Box 81A
Hartford, TN 37753

**Rural Health Services
Consortium**

908 East Main St.
P.O. Box 490
Rogersville, TN 37857
615/929-5900

Satellites:

Hawkins County
Health Department
Bulls Gap Branch
Highway 11 E
P.O. Box 248
Bulls Gap, TN 37711

Unicoi County
Health Department
Migrant Health Project
Okolona Drive
Erwin, TN 37650

Carter County
Health Department
Roan Mountain Primary
Care Center
P.O. Box 129
Roan Mountain, TN 37687

Hancock County
Health Department
Kyles Ford Road
P.O. Box 267
Sneedville, TN 37869

**Citizens of Lake County for
Health Care, Inc.**

217 South Court St.
P.O. Box 336
Tiptonville, TN 38079
901/253-9954

Satellites:

William B. Acree Clinic
107 Lake St.
Ridgely, TN 38080

**Morgan County Health
Council, Inc.**

P.O. Box 408
Wartburg, TN 37887
615/347-6201

Satellites:

Community Medical Center
P.O. Box 66
Deer Lodge, TN 37726

**Carter County Tennessee
Department of Health and
Environment**

Cordell Hull Bldg.
Nashville, TN 37219
615/543-2521

Farm Advocacy Organizations

Tennessee American Agriculture Movement, Inc.

111 S. Russell
Brownsville, TN 38012
901/772-5442

State Bar Association

Tennessee State Bar Assn

Lawyer Referral Service

3622 West End Ave.

Nashville, TN 37205

1-800-342-2334

Rural Resource Organizations (National and Regional Offices)

Agricultural Council of America

1250 Eye St., N.W.
Suite 601
Wash., DC 20005
202/682-9200

American Agriculture Movement, Inc.

100 Maryland Ave., N.E.
Suite 500, Box 69
Wash., DC 20002
202/544-5750

American Farm Bureau Federation

600 Maryland Ave., S.W.
Wash., DC 20004
202/484-2222

American Land Resource Assn

P.O. Box 33488
Wash., DC 20033
202/331-0637

Center for Community Change

1000 Wisconsin Ave., N.W.
Wash., DC 20007
202/342-0519

Environmental Policy Institute

Agriculture Resources Project
218 D St., S.E.
Wash., DC 20003
202/544-2600

Federation of Southern Cooperatives/Land Assistance Fund

100 Edgewood Ave., N.E.
Suite 1228
Atlanta, GA 30303
404/524-6882

Housing Assistance Council, Inc.

1025 Vermont Ave., N.W.
Suite 606
Wash., DC 20005
202/842-8600

Southeast Regional Office

1365 Peach St., N.E.
Atlanta, GA 30309
404/892-4824

League of Rural Voters

100 Maryland Ave., N.E.
Suite 500A, Box 69
Wash., DC 20002
202/554-7456

Legal Services Corp.

Office of Field Services
400 Virginia Ave., S.W.
Wash., DC 20024-2751
202/863-1820

National Association for the Southern Rural Poor

248A G St., S.W.
Wash., DC 20024
202/554-3265

North Carolina Office

337 West Main St.
Suite 203
Durham, NC 27701
919/683-2151

National Association of Community Health Centers

1625 I St., N.W.
Suite 420
Wash., DC 20006
202/833-9280

National Association of Towns and Townships

1522 K St., N.W.
Suite 730
Wash., DC 20005
202/737-5200

**National Center for
Neighborhood Enterprise**

1367 Connecticut Ave., N.W.
Wash., DC 20036
202/331-1103

Affiliate:

National Council for a Black
Economic Agenda
1367 Connecticut Ave., N.W.
Wash., DC 20036
202/331-1103

**National Clearinghouse for
Primary Care Information**

8201 Greensboro Drive, Suite 600
McLean, VA 22102
703/821-8955

**National Council of
Agricultural Employees**

499 S. Capitol St., S.W.
Suite 411
Wash., DC 20003
202/488-1100

**National Council of
Farmer Cooperatives**

1800 Massachusetts Ave., N.W.
Wash., DC 20036
202/659-1525

National Farmers Union

Denver Headquarters Office
10065 Harvard Ave.
Denver, CO 80251
303/337-5500

Washington, DC Office
600 Maryland Ave., S.W.
Suite 202W
Wash., DC 20024
202/554-1600

St. Paul Field Office
317 York Ave.
St. Paul, MN 55101
612/771-3380

**National Future Farmers
of America**

5632 Mt. Vernon
Memorial Highway
P.O. Box 15160
Alexandria, VA 22309
703/360-3600

National Grange

1616 H St., N.W.
Wash., DC 20006
202/628-3507

National Rainbow Coalition

2100 M St., N.W.
Suite 609
Wash., DC 20037
202/955-5795

**National Rural Development
and Finance Corp.**

1718 Connecticut Ave., N.W.
Suite 400
Wash., DC 20009
202/797-8820

**National Rural Electric
Cooperative Association**

1800 Massachusetts Ave., N.W.
Wash., DC 20036
202/857-9500

National Rural Housing Coalition

1016 - 16th St., N.W.
8th Floor
Wash., DC 20036
202/775-0046

National Rural Water Association

Box 1604
Duncan, OK 73533
405/672-8925

Washington, DC Office
1776 K St., N.W.
Wash., DC 20006
202/833-9481

**National Save the Family
Farm Coalition**

80 F St., N.W.
Suite 714
Wash., DC 20001
202/737-2215

**National Sharecroppers Fund/
Rural Advancement Fund**

2124 Commonwealth Ave.
Charlotte, NC 28205
704/334-3051

**North Carolina Council
of Churches**

Bryan Building
201 A - Cameron Village
Raleigh, NC 27605-1377
919/828-6501
919/828-6542

Rural America, Inc.

1312 - 18th St., N.W.
4th Floor
Wash., DC 20036
202/659-2800

Rural Coalition

2001 S St., N.W.
Suite 500
Wash., DC 20009
202/483-1500

Southern Poverty Law Center

P.O. Box 548
Montgomery, AL 36101
205/264-0286

**Winrock International
Institute for Agricultural
Development**

Petit Jean Mountain
Route 3
Morrilton, AR 72110
501/727-5435

Agricultural Cooperative Service Role in Assisting Rural People

The Cooperative Marketing Act of 1926 formalized assistance to agricultural cooperatives in the U.S. Department of Agriculture by establishing a division of cooperative marketing. The Agricultural Cooperative Service (ACS) is the Department's focal point for conducting cooperative research and policy analysis and providing technical assistance to cooperatives and producers interested in organizing cooperatives.

The Agency has five missions.

1. Conduct research and analysis on all phases of cooperatives.
2. Conduct studies of operations of individual cooperatives upon their request.
3. Assist groups of producers who desire to form a cooperative (cooperative development).
4. Acquire, analyze, and disseminate economic, statistical, and historical information on cooperatives.
5. Promote the knowledge of cooperative principles and practices.

The agency has a total staff of about 70. It has no authority or funds for making grants or loans to cooperatives or groups of producers wishing to form cooperatives.

The agency is organized into an Information and Education staff and three program divisions. The Information and Education Staff handles publishing and other information functions.

The Cooperative Marketing and Purchasing Division is organized on a commodity basis, with specialists in three commodity groups and international trade.

The Cooperative Management Division is organized on a functional basis, with specialists in the areas of cooperative finance, management and operations (including member relations), and policy and legal. The division also has a Statistics and ADP group which conducts an annual survey of farmer cooperatives and publishes an annual cooperative statistics report.

The Cooperative Development Division is the third program division. Its major mission is to provide technical assistance to producer groups interested in forming a cooperative and to assist existing cooperatives still in the developing stages to improve their operations or to analyze the feasibility of new operations or services. The division also provides training to developing cooperative personnel and conducts some research on problems facing developing cooperatives.

The division is organized into two program areas. The Feasibility and Development program is staffed by professionals located in the Washington office. The primary activity of this staff is conducting feasibility studies for groups of producers wishing to form new cooperatives and helping them implement feasible cooperatives.

The Field Operations and Training program is staffed by four professionals, one in Washington and one in each of three field offices located in Greenville, NC; London, KY; and Hilo, HI.

Under the leadership of Washington-based program leaders, training is provided for directors, managers, and other key employees of new and developing cooperatives. This training covers such topics as cooperative principles and practices, directors' role and responsibilities, management, financial management, marketing, and bookkeeping.

In addition to agricultural producers, the Cooperative Development Division provides technical assistance to fishermen, forestland owners, and rural producers of hand crafts. Services can be requested by writing a letter to the Administrator, Agricultural Cooperative Service, USDA, Washington, DC 20250.

USDA Program Discrimination Complaint Procedures

Discrimination is prohibited by regulation in both federally assisted as well as direct assistance programs. Numerous laws, chief among them being Title VI of the Civil Rights Act of 1964, prohibit discrimination on the basis of race, color, sex, age, religion, national origin, and handicap.

It is the policy of the U.S. Department of Agriculture (USDA) to ensure that no person be discriminated against on the grounds of race, color, sex, age, religion, national origin, or handicap in any program or activity receiving direct or indirect assistance from the Department. The Office of Advocacy and Enterprise (OAE) has the responsibility to assure that all minority groups have equal access and treatment in relation to program services.

Although the purpose of this directory is to make farmers and rural communities more aware of agricultural programs administered at state and local levels, we find it necessary to outline the procedures for filing a discrimination complaint when unresolvable problems are encountered in the access to USDA programs and services.

Procedures for Filing Discrimination Complaints

1. What Is a Complaint?

A complaint is a written or oral statement which alleges discrimination in the administration or operation of program activities, benefits, or services on the basis of race, color, sex, age, religion, national origin, and handicap.

2. Who Can File a Complaint?

Any individual or individuals acting in their own interest or on behalf of any specific classes of persons who believe they have been discriminated against on the basis of race, color, sex, age, religion, national origin, and handicap may personally, or through a representative, file a complaint.

3. To Whom Should the Complaint Be Addressed?

Individuals who believe themselves to be victims of the kinds of discrimination referred to in this article may file a complaint with the head of any agency, any designated agency official, or the Secretary of Agriculture.

4. What is the Timeframe for Filing a Complaint?

A complaint *must* be filed within 180 days of the alleged discriminatory act, unless the time for filing is extended by the agency head or the Secretary of Agriculture.

5. What Method Should Be Used to File a Complaint?

A complaint can be filed *orally* or in *writing*.

6. What Should a Complaint Contain?

All complaints, where appropriate, should contain the following information:

Name, address and telephone number of complainant;

Name and address of the entity delivering the service or benefits;

Date and place of the alleged discriminatory act and a statement as to whether the action is continuing;

Description of the incident or action which the complainant alleges to be discriminatory;

Type of discrimination; e.g., race, color, sex, age, religion, national origin, or handicap;

Name, address and title of persons who may have knowledge of the act; and

Any other information which will assist in investigating and resolving the complaint.

Conservation in the 1985 Farm Bill

What the Conservation Provisions of the 1985 Farm Bill Mean to You

Conservation Provisions

Conservation Reserve: The Conservation Reserve offers producers help in retiring highly erodible cropland. The Agricultural Stabilization and Conservation Service (ASCS) will share up to half of the cost of establishing permanent grasses, legumes, trees, windbreaks, or wildlife plantings on your highly erodible cropland. Under 10-year contracts, ASCS will make annual rental payments to you as long as the terms and conditions of the contract are met.

Conservation Compliance: Conservation compliance applies if you continue planting annually tilled crops on highly erodible fields. To remain eligible for certain USDA program benefits, you must develop and be actively applying a locally approved conservation plan for those highly erodible fields by January 1, 1990. You must have the plan fully implemented by January 1, 1995.

Sodbuster: Sodbuster applies if you plant annually tilled crops on a highly erodible field that was not used for crop production during the period 1981-85. If you plow out such a highly erodible field, you must do so under a conservation system approved by the local conservation district in order to remain eligible for USDA program benefits.

Swampbuster: Swampbuster applies if you convert naturally occurring wetlands to cropland after December 23, 1985 (the date the farm bill was signed). With some exceptions, to remain eligible for certain USDA farm programs you must discontinue production of annually tilled crops on newly converted wetlands.

Your Options

As an agricultural producer, you may:

- Develop and apply a conservation plan for your highly erodible fields, in cooperation with SCS and the local conservation district. The plan will help you reduce soil loss to levels that are technically and economically achievable. You will retain eligibility for USDA farm program benefits.

- Plant permanent cover on land where annually tilled crops cannot be grown because of excessive erosion. If you choose this option, you may want to consider entering the land into the Conservation Reserve and planting permanent grasses, legumes, trees, windbreaks, or wildlife cover. You still would have other USDA programs open to you.
- Produce crops on a highly erodible field without using a locally approved conservation system, but you would lose eligibility for USDA program benefits.
- Produce crops on newly converted wetlands, but lose eligibility for USDA program benefits.

Obtaining Assistance

For more information about the conservation provisions or for conservation planning assistance, contact the local SCS field office. SCS conservationists can tell you if you have wetlands or highly erodible fields, and they will help you prepare a conservation plan. Local conservation districts approve all plans. The Agricultural Stabilization and Conservation Service has information about the effects of various conservation provisions on USDA farm programs. All efforts will be made to help you continue to qualify.

Wills and the Survival of Family Farms

Today's rural crisis and its effect on the family farmer, especially those who are black, make it easy to overlook some basic landowner responsibilities, many of which are essential if the growing tide of black land loss is to be stemmed and eventually reversed. The greatest responsibilities of a black farm landowner are probably to assure that the land he or she owns (1) is legally secure and (2) can be safely passed on upon his or her death to the individual(s) he or she has chosen.

While the current rural crisis is primarily a financial one, it is compounded for black farmers simply because many do not have clear title to their land, a vast amount of which is heir property.

The most common problems with heir property are:

- 1) It is often impossible to borrow money on heir property because there is no clear title, which makes it less attractive as collateral.
- 2) The land is more likely to become a target for speculators who prey on unsuspecting heirs. This process usually results in land loss through what is known as partition sale.

When a person dies without a will, the heirs acquire an interest in the property. There is no ownership of a specific piece of property or land, only an interest in the entire estate. Frequently, several generations of heirs are involved with varying degrees of interest and ideas on how the property should be used and/or divided.

For various reasons, one or more heirs will often convey their interests in the estate to a land speculator. The speculator will then petition the court to have the entire estate (tract of land) sold at public auction. In most cases, the property is sold at a price far below market value.

Because such an auction usually requires ready cash, the property is more often than not purchased by the speculator or someone outside the landowner's family.

The only sure way for a farmer to prevent such a tragedy would be to make a will and update it as circumstances dictate. The land would then go to whomever the landowner desired.

Because of the complexity of additional problems facing black farm landowners, it is imperative that they continue to meet their basic responsibilities even in the face of the current farm crisis. The most important of these responsibilities is to ensure that the land is preserved for future generations.

It would indeed be a tragedy to survive the agricultural crisis only to lose the land for failing to perform the basic responsibilities of landownership. Although the making of a will is a very important responsibility, there are many others. A detailed list can be obtained by contacting the Federation of Southern Cooperatives/Land Assistance Fund (FSC/LAF), 100 Edgewood Ave., N.E., Suite 1228, Atlanta, GA, (404)524-6882.

